



DUNNE
LAW OFFICES, P.C.

March 23, 2017

Shellpoint Mortgage Servicing
PO BOX 208
Greenville, SC 29602-0208

Debtor: Nikkia L. Oliphant
Property Address: 7404 Montour Street, Philadelphia, PA 19111-3610
Account Number: 05781512628
Chapter 13 Bankruptcy: 13-15459
Eastern District of Pennsylvania

To Whom It May Concern:

Please treat this letter as a "notice of error" and "request for information" under the Real Estate Settlement Procedures Act, 12 U.S.C. § 2605(e), and Regulation X, 12 C.F.R. §§ 1024.35, 1024.36. This request is made on behalf of my client, Nikkia L. Oliphant, based on her dispute of the amount alleged to be due and owing contained in the Shellpoint Mortgage Servicing notice of default. Specifically, I am requesting a breakdown of the following information:

1. The monthly principal and interest payment, and monthly escrow payment from June 1, 2016 to March 1, 2017.
2. The total amount, separately listed and identified, for any unpaid principal, interest, escrow charges, and other charges due and owing as of March 23, 2017.
3. The total amount paid by Nikkia L. Oliphant on the mortgage account as of the date of the notice of default.
4. A schedule of all transactions credited or debited to the mortgage loan account, including any escrow account and any suspense account. This should include for each payment received from from June 1, 2016 to March 1, 2017, the amount of the payment, the date received, the date posted to the account, how the payment was applied or credited (indicating the portion, if any, applied or credited to principal, interest, escrow, suspense or other treatment), and the month to which the payment was applied. If interest is calculated using a daily accrual accounting method, indicate for each payment the number of days that lapsed from the prior payment application date.
5. The amount, payment date, purpose, and recipient of all foreclosure expenses, late charges, NSF check charges, appraisal fees, property inspection/preservation fees, force placed insurance charges, legal fees, bankruptcy/proof of claim fees, recoverable corporate advances, and other expenses or costs that have been charged and/or assessed to [client's] mortgage account from June 1, 2016 to March 1, 2017.

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6. The amount, payment date, purpose, and recipient of all escrow account items, including but not limited to taxes, water and sewer charges, and insurance premiums, charged and/or assessed to Nikkia L. Oliphant's mortgage account from June 1, 2016 to March 1, 2017.
7. The balance in the escrow account as of March 23, 2017.
8. The balance in any suspense account as of March 23, 2017 and the reason why such funds were deposited in said account.
9. The current interest rate on Nikkia L. Oliphant's mortgage account.
10. The transaction codes used by Shellpoint Mortgage Servicing electronic servicing system that will assist in understanding the entries for transactions listed in the information provided in response to this request.
12. Any notes created by personnel of Shellpoint Mortgage Servicing reflecting communications with my clients about your claim that the account is in default and my clients' request for loss mitigation assistance.

To the extent that Shellpoint Mortgage Servicing has charged to the Nikkia L. Oliphant's mortgage account any late fees, appraisal fees, broker price opinion fees, property inspection/preservation fees, legal fees, recoverable corporate advances, and other fees or costs in connection with the notice of default and Shellpoint Mortgage Servicing's claim that the account is in default, Nikkia L. Oliphant disputes such fees and costs and specifically requests that the account be corrected to delete such fees and costs.

Finally, please indicate the date when you began servicing Nikkia L. Oliphant's mortgage account, and if you acquired the servicing rights in this mortgage account following a transfer of servicing from another servicer, state the name of the prior servicer; the effective date of the transfer of servicing to Shellpoint Mortgage Servicing; and whether the account was in good standing or default status on the date of transfer.

Thank you for taking the time to acknowledge and answer this request as required by the Real Estate Settlement Procedures Act (§ 2605(e)).

Very truly yours,

A handwritten signature in black ink, appearing to read "Stephen M. Dunne".

Attorney for Debtor

Authorization to Release Information

To: Shellpoint Mortgage

Re: Borrowers: Nikkia L. Oliphant

Account No: 0578151628

Property Address: 7404 Montour Street, Philadelphia, PA 19111-3610

I am represented by the Dunne Law Offices, P.C. and attorney Stephen M. Dunne, Esq. concerning the mortgage on my home located at 7404 Montour Street, Philadelphia, PA 19111-3610

I hereby authorize you to release any and all information concerning my mortgage loan account to the Dunne Law Offices, P.C. and attorney Stephen M. Dunne, Esq. at their request. We also authorize you to discuss our case with the Dunne Law Offices, P.C. and attorney Stephen M. Dunne, Esq.

Thank you for your cooperation.

Very truly yours,

Dated:

3/10/17



Nikkia L. Oliphant